II.6 Pinjaman Mengikut Jenis: Sistem Perbankan
Loans by Type: Banking System

RM juta — *RM million*

Akhir tempoh / *Overdraf* / *Overdraft*	Pinjaman berjangka *Term loans*: Sewa beli *Hire-purchase*: Jumlah *Total*	yang mana: Kereta penumpang *of which: Passenger cars*	Pajakan *Leasing*	Pendiskaun blok *Block discounting*	Pinjaman penyambung *Bridging loans*	Pinjaman bersindiket *Syndicated loans*	Pemfaktoran *Factoring*	Pinjaman peribadi *Personal loans*	Pinjaman perumahan [3] *Housing loans* [3]	Lain-lain *Others*	Yang mana: tempoh matangnya *Of which: by maturity*: Sehingga 1 tahun *Up to 1 year*	Melebihi 1 tahun *More than 1 year*	Bil perdagangan [1] *Trade bills* [1]	Resit amanah *Trust receipts*	Kredit pusingan *Revolving credit*	Pinjaman SPTF *SPTF loans*	Pinjaman dalam mata wang asing *Foreign currency loans*	Lain-lain [2] *Others* [2]	Jumlah pinjaman [3] *Total loans* [3]	As at *end of*
Disember 1996																				December 1996
Bank perdagangan	55,320.9	-	-	-	121.6	1,800.3	16,370.4	6.6	1,504.6	25,446.1	44,691.7	13,674.6	76,266.7	27,544.1	5,259.0	29,717.9	2,066.8	3,086.6	15,319.7	228,256.3	Commercial banks
Syarikat kewangan	-	42,478.5	24,763.7	2,107.0	1,120.9	1,650.8	1,596.2	28.2	490.7	10,329.3	13,598.8	2,098.9	71,301.5	-	-	5,961.1	1,175.2	-	5,245.0	85,781.7	Finance companies
Bank saudagar	-	-	-	23.4	-	804.3	3,327.9	288.5	-	-	4,507.2	2,985.1	5,966.2	576.3	-	8,781.0	354.0	165.4	66.7	18,894.7	Merchant banks
Jumlah	55,320.9	42,478.5	24,763.7	2,130.4	1,242.5	4,255.4	21,294.5	323.3	1,995.3	35,775.4	62,797.7	18,758.6	153,534.4	28,120.4	5,259.0	44,460.0	3,596.0	3,252.0	20,631.4	332,932.7	Total
Mei 1997																				May 1997
Bank perdagangan	61,195.9	-	-	-	71.6	1,877.3	18,346.0	-	2,396.6	27,752.6	51,372.9	17,252.7	84,564.3	29,441.4	5,144.0	35,295.3	2,661.8	3,222.6	17,309.5	256,087.5	Commercial banks
Syarikat kewangan	-	48,099.6	28,845.3	1,999.8	1,190.1	1,850.5	1,838.0	97.8	457.7	10,906.3	14,964.7	3,147.1	78,257.4	-	-	7,326.8	1,564.0	-	6,048.2	96,343.5	Finance companies
Bank saudagar	-	-	-	24.5	-	970.3	3,740.8	255.7	-	-	5,596.4	4,164.8	6,422.9	595.1	26.3	9,417.8	473.3	247.9	67.6	21,415.7	Merchant banks
Jumlah	61,195.9	48,099.6	28,845.3	2,024.3	1,261.7	4,698.1	23,924.8	353.5	2,854.3	38,658.9	71,934.0	24,564.6	169,244.6	30,036.5	5,170.3	52,039.9	4,699.1	3,470.5	23,425.3	373,846.7	Total
Jun 1997																				June 1997
Bank perdagangan	64,372.3	-	-	-	71.2	1,784.9	18,644.9	-	2,467.6	28,412.8	50,370.9	16,030.5	85,721.8	30,147.3	5,196.5	35,957.1	2,901.0	3,428.3	17,027.9	260,782.7	Commercial banks
Syarikat kewangan	-	39,787.1	30,187.6	1,987.7	1,233.7	1,885.8	1,866.4	63.4	473.6	11,051.0	24,585.0	2,847.2	80,086.5	-	-	7,633.1	1,744.7	-	6,414.7	98,726.2	Finance companies
Bank saudagar	-	-	-	24.1	-	1,034.3	3,839.7	284.3	-	-	5,689.6	4,223.2	6,648.8	623.1	27.7	9,537.9	491.2	281.8	68.1	21,901.8	Merchant banks
Jumlah	64,372.3	39,787.1	30,187.6	2,011.8	1,304.9	4,705.0	24,351.0	347.7	2,941.2	39,463.8	80,645.5	23,100.9	172,457.1	30,770.4	5,224.2	53,128.1	5,136.9	3,710.1	23,510.7	381,410.7	Total
Julai 1997																				July 1997
Bank perdagangan	65,604.9	-	-	-	70.9	2,036.6	17,340.2	-	3,300.3	29,041.1	49,599.2	14,906.2	86,482.1	29,627.4	5,504.3	35,642.4	3,085.1	3,827.4	18,004.9	262,684.7	Commercial banks
Syarikat kewangan	-	50,981.8	30,542.7	1,973.8	1,320.8	1,959.6	1,861.5	134.5	482.9	11,249.0	15,319.5	2,833.4	82,450.0	-	-	8,205.8	1,834.1	-	6,361.0	101,684.3	Finance companies
Bank saudagar	-	-	-	23.8	-	1,076.8	3,824.3	281.6	-	-	5,343.6	3,893.6	6,656.5	635.8	29.3	8,937.6	518.1	301.9	629.4	21,602.2	Merchant banks
Jumlah	65,604.9	50,981.8	30,542.7	1,997.6	1,391.7	5,073.0	23,026.0	416.1	3,783.2	40,290.1	70,262.3	21,633.2	175,588.6	30,263.2	5,533.6	52,785.8	5,437.3	4,129.3	24,995.3	385,971.2	Total
Ogos 1997																				August 1997
Bank perdagangan	65,274.5	-	-	-	70.9	2,033.8	17,860.9	-	2,658.1	30,005.1	50,698.3	15,716.3	87,610.8	30,229.6	5,750.1	36,320.5	3,269.5	4,302.0	18,032.7	266,506.0	Commercial banks
Syarikat kewangan	-	52,554.1	28,304.6	1,971.7	1,325.1	2,000.1	1,952.5	99.8	497.6	11,390.1	15,536.4	3,057.4	84,270.0	-	-	8,402.3	1,915.2	-	6,520.1	104,165.0	Finance companies
Bank saudagar	-	-	-	23.1	-	1,089.3	3,630.3	286.6	-	-	5,709.5	3,983.6	6,755.2	648.7	30.9	9,456.7	523.5	338.4	69.9	21,806.9	Merchant banks
Jumlah	65,274.5	52,554.1	28,304.6	1,994.8	1,396.0	5,123.2	23,443.7	386.4	3,155.7	41,395.2	71,944.2	22,757.3	178,636.0	30,878.3	5,781.0	54,179.5	5,708.2	4,640.4	24,622.7	392,477.9	Total
September 19'97																				September 1997
Bank perdagangan	67,260.6	-	-	-	74.7	2,081.2	16,527.0	-	2,472.8	30,595.0	52,840.5	14,979.1	89,612.1	30,263.2	5,870.4	37,544.8	3,815.9	5,120.8	18,279.7	272,746.6	Commercial banks
Syarikat kewangan	-	53,556.4	29,161.9	1,917.4	1,358.0	2,075.6	2,052.5	126.0	534.5	11,457.7	15,870.7	3,187.7	85,761.1	-	-	8,286.0	2,010.7	-	6,798.2	106,043.7	Finance companies
Bank saudagar	-	-	-	22.8	-	1,027.9	3,670.6	286.9	-	-	5,735.0	3,786.3	6,956.9	698.6	30.9	10,166.1	506.4	384.7	92.7	22,622.6	Merchant banks
Jumlah	67,260.6	53,556.4	29,161.9	1,940.2	1,432.7	5,184.7	22,250.1	412.9	3,007.3	42,052.7	74,446.2	21,953.1	182,330.1	30,961.8	5,901.3	55,996.9	6,333.0	5,505.5	25,170.6	401,412.9	Total
Oktober 1997																				October 1997
Bank perdagangan	68,958.2	-	-	-	75.8	2,160.2	17,070.3	-	2,454.5	31,738.5	53,028.1	15,102.4	91,425.0	31,274.3	5,951.8	39,349.7	4,000.7	5,080.6	18,600.5	279,743.2	Commercial banks
Syarikat kewangan	-	54,615.2	32,556.4	1,892.9	1,353.8	2,021.2	2,052.1	104.1	528.2	11,706.8	15,596.1	3,207.8	86,662.6	-	-	8,520.8	2,077.7	-	7,527.7	107,996.6	Finance companies
Bank saudagar	-	-	-	22.2	-	1,032.4	4,150.4	268.9	-	-	5,523.8	3,908.5	7,089.2	706.2	30.5	10,352.1	495.2	417.0	97.4	23,096.1	Merchant banks
Jumlah	68,958.2	54,615.2	32,556.4	1,915.1	1,429.6	5,213.8	23,272.8	373.0	2,982.7	43,445.3	74,148.0	22,218.7	185,176.8	31,980.5	5,982.3	58,222.6	6,573.6	5,497.6	26,225.6	410,835.9	Total
November 1997																				November 1997
Bank perdagangan	69,865.6	-	-	-	74.4	1,655.6	16,373.2	-	2,550.0	32,878.2	54,116.2	10,853.0	96,794.6	31,756.2	6,176.7	40,907.9	4,305.7	5,519.9	19,263.7	285,443.3	Commercial banks
Syarikat kewangan	-	54,906.0	33,257.1	1,840.2	1,403.3	2,051.6	2,312.6	108.3	529.4	11,851.5	14,904.3	3,099.6	86,807.6	-	-	8,765.1	2,136.5	-	8,111.8	108,920.6	Finance companies
Bank saudagar	-	-	-	21.8	-	1,030.6	4,268.8	275.7	-	-	5,389.6	3,878.6	7,107.9	696.6	31.1	10,653.9	491.1	454.3	107.4	23,420.9	Merchant banks
Jumlah	69,865.6	54,906.0	33,257.1	1,862.0	1,477.7	4,737.8	22,954.6	384.0	3,079.4	44,729.7	74,410.1	17,831.2	190,710.1	32,452.8	6,207.8	60,326.9	6,933.3	5,974.2	27,482.9	417,784.8	Total
Disember 1997																				December 1997
Bank perdagangan	70,376.2	-	-	-	75.0	1,652.4	16,638.1	-	2,759.8	35,154.2	54,404.3	14,783.1	93,900.7	32,318.6	6,766.4	41,595.8	4,454.7	5,724.4	19,663.5	289,583.4	Commercial banks
Syarikat kewangan	-	54,414.0	29,607.0	1,770.0	1,401.1	2,085.7	2,121.2	69.6	520.4	11,868.6	15,053.5	3,141.7	86,162.4	-	-	8,643.3	2,171.1	-	8,284.1	108,402.6	Finance companies
Bank saudagar	-	-	-	21.4	-	1,024.7	4,123.8	255.9	-	-	5,356.6	3,759.5	7,022.9	638.9	30.3	10,485.3	506.3	454.3	158.2	23,055.7	Merchant banks
Jumlah	70,376.2	54,414.0	29,607.0	1,791.4	1,476.1	4,762.8	22,883.1	325.5	3,280.2	45,022.8	74,814.4	21,684.3	187,086.0	32,957.5	6,796.7	60,724.4	7,132.1	6,178.7	28,105.8	421,041.7	Total
Januari 1998																				January 1998
Bank perdagangan	71,379.6	-	-	-	75.0	1,669.0	17,004.4	14.6	2,697.7	34,037.1	55,502.0	13,976.7	97,023.1	32,257.6	7,387.9	41,558.6	4,602.8	5,817.5	19,950.1	293,953.9	Commercial banks
Syarikat kewangan	-	53,545.9	32,776.9	1,728.9	1,389.4	2,117.7	2,396.5	77.6	518.5	13,231.4	13,761.2	2,915.4	85,851.7	-	-	8,631.9	2,218.2	-	8,310.2	107,927.4	Finance companies
Bank saudagar	-	-	-	21.2	-	970.3	4,010.9	242.9	-	-	5,527.0	3,724.6	7,047.7	574.7	29.1	10,372.6	504.0	551.5	407.3	23,211.5	Merchant banks
Jumlah	71,379.6	53,545.9	32,776.9	1,750.1	1,464.4	4,757.0	23,411.8	335.1	3,216.2	47,268.5	74,790.2	20,616.7	189,922.5	32,832.3	7,417.0	60,563.1	7,325.0	6,369.0	28,6676	425,092.8	Total
Februari 1998																				February 1998
Bank perdagangan	71,142.8	-	-	-	74.8	1,654.9	16,627.8	-	2,623.0	34,693.0	54,375.8	13,793.8	96,255.5	31,514.6	7,608.3	41,006.2	4,628.0	4,465.6	20,550.4	290,965.2	Commercial banks
Syarikat kewangan	-	52,647.9	34,447.6	1,667.6	1,352.9	2,120.6	2,408.7	75.5	506.1	13,283.1	13,687.6	2,912.3	84,837.7	-	-	8,598.0	2,209.3	-	8,247.5	106,804.8	Finance companies
Bank saudagar	-	-	-	21.0	-	942.7	3,925.1	233.3	-	-	5,625.9	3,624.4	7,123.6	527.5	25.8	10,525.0	502.5	475.7	128.1	22,932.6	Merchant banks
Jumlah	71,142.8	52,647.9	34,447.6	1,688.6	1,427.7	4,718.2	22,961.6	308.8	3,129.1	47,976.1	73,689.3	20,330.5	188,216.8	32,042.1	7,634.1	60,129.2	7,339.8	4,941.3	28,926.0	420,702.6	Total
Mac 1998																				March 1998
Bank perdagangan	71,341.0	-	-	63.0	69.2	1,690.2	17,029.5	41.2	2,176.7	34,655.6	54,647.6	13,712.8	96,660.2	29,049.7	7,380.7	43,615.2	4,601.0	4,367.6	21,258.0	291,986.2	Commercial banks
Syarikat kewangan	-	51,357.6	32,766.3	1,608.5	1,317.3	2,107.4	2,409.1	79.8	509.5	13,321.6	13,675.1	3,044.0	83,341.9	-	-	8,459.9	2,189.6	-	8,313.3	105,348.7	Finance companies
Bank saudagar	-	-	-	17.2	-	830.0	3,943.7	239.7	-	-	5,635.0	3,472.0	7,193.6	530.6	24.3	10,498.8	491.8	483.2	142.8	22,837.1	Merchant banks
Jumlah	71,341.0	51,357.6	32,766.3	1,688.7	1,386.5	4,627.6	23,382.3	360.7	2,686.2	47,977.2	73,957.7	20,228.8	187,195.7	29,580.3	7,405.0	62,573.9	7,282.4	4,850.8	29,714.1	420,172.0	Total
April 1998																				April 1998
Bank perdagangan	71,126.1	-	-	63.5	68.6	1,817.0	17,188.8	40.9	2,044.8	35,083.0	55,368.0	14,097.0	97,577.6	28,502.5	7,109.7	43,895.2	4,627.9	5,030.8	20,927.4	292,894.2	Commercial banks
Syarikat kewangan	-	50,586.0	32,287.8	1,551.3	1,302.4	2,114.4	2,454.3	79.3	482.0	13,332.9	13,226.1	2,894.6	82,234.1	-	-	8,280.1	2,120.8	-	8,360.8	103,890.4	Finance companies
Bank saudagar	-	-	-	15.1	-	829.5	3,916.4	227.7	-	-	5,583.3	3,373.4	7,183.5	527.6	23.3	10,443.3	488.7	495.6	149.4	22,684.8	Merchant banks
Jumlah	71,126.1	50,586.0	32,287.8	1,629.9	1,371.0	4,760.9	23,559.5	347.9	2,526.8	48,415.9	74,177.4	20,365.0	186,995.2	29,030.1	7,133.0	62,618.6	7,237.4	5,526.4	29,437.6	419,469.4	Total
Mei 1998																				May 1998
Bank perdagangan	71,091.3	-	-	3.5	67.6	1,757.9	17,178.5	10.5	1,997.0	35,366.1	55,336.6	13,396.0	98,321.7	28,756.2	6,700.3	44,253.9	4,684.4	4,943.4	21,249.5	293,396.7	Commercial banks
Syarikat kewangan	-	49,584.4	32,166.3	1,498.3	1,240.4	2,184.1	2,416.4	77.0	462.9	13,430.6	13,396.6	1,874.3	82,416.4	-	-	8,072.5	2,195.8	-	8,231.4	102,790.4	Finance companies
Bank saudagar	-	-	-	9.8	-	840.7	3,703.7	454.0	-	-	5,579.2	3,524.1	7,063.3	486.4	15.8	10,386.1	488.5	517.3	132.6	22,614.1	Merchant banks
Jumlah	71,091.3	49,584.4	32,166.3	1,511.6	1,308.0	4,782.7	23,298.6	541.5	2,459.9	48,796.7	74,312.4	18,794.4	187,801.4	29,242.6	6,716.1	62,712.5	7,368.7	5,460.7	29,613.5	418,801.2	Total

[1] Terdiri daripada penerimaan tanggungan pelanggan, penerimaan sendiri yang didiskaun dan bil perdagangan yang didiskaun.
[2] Terdiri daripada pinjaman penstokan lantai, kad kredit bukan skim perbankan tanpa faedah, pinjaman kakitangan dan pinjaman lain.
[3] Termasuk pinjaman perumahan yang dijual kepada Cagamas.

[1] *Comprises customers liabilities for acceptances, own acceptances discounted and other trade bills discounted.*
[2] *Comprises floor stocking loans, non-SPTF credit card, staff loans and other loans.*
[3] *Including housing loans sold to Cagamas.*